

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Colin David Peters  
Debtor

Case No. 19-03928-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Apr 23, 2025

User: AutoDocket  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2025:**

Recip ID	Recipient Name and Address
db	Colin David Peters, Post Office Box 1047, Blakeslee, PA 18610-1047
aty	+ Edward Hoffman, Jr, Hoffman Law LLC, PO Box 609, Montgomeryville, PA 18936-0609
cr	+ Old Farm Estates HOA, c/o Edward Hoffman, P.O. Box 609, Montgomeryville, PA 18936-0609
5294543	+ Olde Farm Estates Homeowners Association, Inc., P.O. Box 687, Moscow, PA 18444-0687
5246445	UNIVERSITY RADIOLOGY GROUP PC, PO BOX 1075, EAST BRUNSWICK, NJ 08816-1075

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5246435	EDI: PHINAMERI.COM	Apr 23 2025 22:47:00	AMERICREDIT FINANCIAL SERVICES, 801 CHERRY STREET, FORT WORTH, TX 76102
5246436	Email/Text: collectors@arresourcesinc.com	Apr 23 2025 18:46:00	AR RESOURCES INC, 1777 SENTRY PKWY W, BLUE BELL, PA 19422
5246437	EDI: CAPITALONE.COM	Apr 23 2025 22:47:00	CAPITAL BANK, PO Box 30285, Salt Lake City, UT 84130-0285
5246438	+ Email/Text: bankruptcy@sw-credit.com	Apr 23 2025 18:46:00	COMCAST, C/O SOUTHWEST CREDIT SYSTEMS, 4120 INTERNATIONAL PKWY SUITE 1100, CARROLLTON, TX 75007-1958
5246439	^ MEBN	Apr 23 2025 18:44:58	FINANCIAL RECOVERIES, 200 E PARK DR STE 100, MOUNT LAUREL, NJ 08054-1297
5246440	EDI: AMINFOFP.COM	Apr 23 2025 22:47:00	FIRST PREMIER BANK, 3820 N LOUISE AVE, SIOUX FALLS, SD 57107-0145
5246441	^ MEBN	Apr 23 2025 18:44:58	KML LAW GROUP, STE 5000, 701 MARKET STREET, PHILADELPHIA, PA 19106-1541
5246442	Email/Text: krivera@leadersfc.com	Apr 23 2025 18:46:00	LEADERS FINANCIAL COMPANY, 21 COMMERCE DRIVE STE 101, CRANFORD, NJ 07016
5246443	Email/Text: camanagement@mtb.com	Apr 23 2025 18:46:00	M&T BANK, ONE FOUNTAIN PLAZA, BUFFALO, NY 14203
5271689	Email/Text: camanagement@mtb.com	Apr 23 2025 18:46:00	M&T Bank, PO Box 840, Buffalo, NY 14240
5264903	Email/Text: perituspendrick@perituservices.com	Apr 23 2025 18:46:00	Pendrick Capital Partners II, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
5301124	EDI: Q3G.COM	Apr 23 2025 22:47:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5270875	EDI: Q3G.COM	Apr 23 2025 22:47:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788

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Total Noticed: 21

5301125	+ EDI: Q3G.COM	Apr 23 2025 22:47:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Sadino Funding LLC 98083-0788
5246444	Email/Text: enotifications@santanderconsumerusa.com	Apr 23 2025 18:46:00	SANTANDER CONSUMER USA, ATTN BANKRUPTCY DEPT, PO BOX 560284, DALLAS, TX 75356-0284
5246446	+ EDI: BLUESTEM	Apr 23 2025 22:47:00	WEBBANK/FINGERHUT, 6250 RIDGEWOOD ROAD, SAINT CLOUD, MN 56303-0820
TOTAL: 16			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2025      Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
James Warmbrodt	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
Robert J Kidwell, III	on behalf of Debtor 1 Colin David Peters rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Colin David Peters lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 6

**Information to identify the case:**

Debtor 1

**Colin David Peters**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1513

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-03928-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Colin David Peters  
aka Colin D. Peters, aka Colin Peters, aka Collin  
Peters

4/23/25**By the  
court:**

Mark J. Conway, United States  
Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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**Chapter 13 Discharge**

**For more information, see page 2>**

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**